(b) The retail loan portfolio of the banks comprises housing loans, consumer durables, credit card receivables, auto loans and other personal loans. Details of amount outstanding in the retail portfolio of the banks, as at the end of March, 2007 and December, 2007, are as under:—

(Rs . in crore)

Sl.No.	Retail loan portfolio	As at 31st March, 2007	As at 31 st December, 2007
1.	Housing Loans	2,24,481	2,46,848
2	Loans for Consumer Durables	7,296	5,766
3.	Credit Card Receivables	18317	25,659
4.	Auto Loans	82,562	88,140
5.	Other Personal Loans	1,55,204	1,88,468
	Total-Retail Loans	4,87,860	5X881

(c) National Housing Bank (NHB) regulates the housing finance companies in the country. Systemic oversight for housing finance companies (HFCs) is provided for in terms of the statutory provisions of the National Housing Bank Act, 1987 and the Housing Finance Companies Directions, 2000 issued under the Act. These, *inter alia,* cover entry level regulation, measures to ensure financial health and risk, mitigation through prudential norms for capital adequacy, asset classification, income recognition, provisioning, limit for exposure and credit concentration, etc. Reserve Bank of India (RBI) also has an elaborate systemic oversight mechanism for the banks operating in India and Indian banks abroad. Further, there is a mechanism for supervision through onsite inspections, off-site monitoring through periodic financial returns, etc. by NHB and RBI to effectively monitor the functioning/financial position of the entities regulated by them, on an ongoing basis.

Refunding of export taxes

539. SHRIMATISUPRIYA SULE: Will the Minister of FINANCE be pleased to state:

(a) whether Centre has asked the State Governments to help rupee-hit exporters by refunding their taxes as it has already given three packages to the sector involving around Rs. 5,200 crore;

(b) if so, whether at present, the number of taxes, including Value Added Tax (VAT), octroi, electricity duty are borne by exporters;

(c) whether he has stated that any State which relieves exporters of tax burden tends to ga/n, as more exporters oriented industry would locate there;

(d) if so, the reaction of the State Governments thereto; and

(e) how many States have so far refunded the export taxes?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (e) Information is being collected and will be laid on the Table of the House.